

This document consists of a **DOMESTIC WIRE FORM** and an **INTERNATIONAL WIRE FORM**. Please choose the appropriate form.

The following are the terms and conditions whenever you request a wire transfer to or from your Share or Share Draft Account with us based upon your written request. We will provide Wire Transfer services as a means to initiate domestic or international transfers for you, subject to the terms of this agreement, which you agree by signing the Wire Request Form.

You acknowledge that any incoming or outgoing wire transfer executed by the Credit Union will be subject to the rules and regulations applicable to payment orders, including:

- ✓ Record keeping and information transmittal requirements under the Bank Secrecy Act and its implementing regulations. We are required to report any cash transactions in excess of \$10,000.01 to the Internal Revenue Service. You also acknowledge and agree that the Credit Union may capture and transmit information regarding you and your account (for example, member's name, address, and account number) and regarding beneficiaries (for example beneficiary's name, address and account number) as part of the processing of a payment order. You agree to assist the Credit Union in connection with any requirements imposed on the Credit Union in fulfilling the Credit Union's obligations in this regard.
- ✓ We are authorized to debit your account for the payment of wire transfer requests. If more than one account is designated, we may charge any of the designated accounts unless you give us specific written instructions otherwise. Your transfer requests may involve the transfer of funds from any of your designated accounts with us to another account you have with us, to any other financial institution, or to a third party or account of a third party maintained with us or with any other financial institution.
- ✓ Wire transfers made from or to your account are processed through the Federal Reserve Board's Fed wire. Wire transactions are governed by Regulation J, which determines the rights and liabilities of the parties of the transfer and includes the following:
 1. The Credit Union will not follow any wire transfer instructions that violate the terms of the agreement, nor will the credit union follow instructions received that do not afford the credit union sufficient time to verify the authenticity of the instructions.
 2. The Credit Union will not be liable for failure to comply with the terms of the wire transfer agreement caused by legal constraint, interruption or failure of transmission and/or communications facilities, labor disputes, war emergency, act of nature, or other circumstances beyond the control of the credit union.
 3. Your liability for incorrect information – You must accurately identify beneficiaries of the wire transfer. If you give us the name and account number of a beneficiary, we and other financial institution may process the payment order based on the account number alone, even though the number may identify a person other than the beneficiary named. Incorrect or incomplete wire transfer forms may delay the processing of your wire transfer request.
 4. Upon entering into the wire transfer transaction, you agree to indemnify the Credit Union, its agents and employees against any loss, liability, or expense, including attorney's fees, resulting from or arising out of any claim by any person in connection with any matters subject to the agreement, except where applicable law requires.
 5. You agree to notify the Credit Union in writing of any unauthorized or erroneous payment order within 30 days from the date you first received notification from the Credit Union and that the order was accepted.
 6. Notification of the wire transfer transaction will appear on your periodic account statement.
 7. The Credit Union will comply with the account transfer limitations imposed on non-transaction accounts under Regulation D. Regulation D limits account transfers to 6 per month.
 8. Timing for wire transfers: Both Domestic and International wires must be received and verified by 1:00 pm PST. We are not required to make a wire transfer on the day a wire transfer request is received, unless the wire transfer request is received within a reasonable time before any cut-off hour We have established. We will generally use the funds transfer system, but We may use any means and routes that We, in our sole discretion, consider suitable for the transmission of funds.
 9. We have no liability of any nature for delays or mistakes, provided We act in good faith and with reasonable care. We are not responsible for delays or mistakes caused by other parties through whom We transmit funds whether such other parties were by You or Us.
 10. Refer to the current Service Charge Schedule for wire transfer fees. Please refer to your Master Account Disclosure for additional information regarding wire transfers.

Recurring Wire Transfer Requests: A recurring wire is a request that is done on a regular basis (weekly, monthly quarterly) for the same amount and to the same beneficiary. If you are interested in setting up a recurring wire, please call (650) 508-0300, and request the Recurring Wire Transfer form and Agreement.

Rejected Wires: It is the responsibility of the member to call receiving institution to verify bank information for wire transfer. No changes will be made to a rejected wire upon notification to member. Member must complete new wire transfer request form in order to resend wire.
 11. Wires \$50,000 and over must be done in person at a local branch of Provident Credit Union.



Domestic Wire Transfer

PO Box 8007, Redwood City, CA 94063-0903 (800) 632-4600 (650) 508-7276 fax providentcu.org

SECTION A: Member Information – REQUIRED

_____ \$ _____
 ↑ Date Amount of Wire Account Number

 Name (Primary or Joint Member)

 Address City, State, Zip

 Contact Phone (not used for verification purposes) Email Address

 Purpose of Wire

SECTION B: Beneficiary Bank Information

 ↑ Bank Name ABA Routing Number (9 digit code)

 Bank Address

 Intermediary Bank (if required) Intermediary Bank ABA Routing Number

SECTION C: Beneficiary Information

 ↑ Beneficiary/Recipient Name

 Beneficiary Account Number Additional Payment Information

 Beneficiary Address City, State, and Country

SECTION D: For Further Credit to (Third Party Investments/Final Credit)

 ↑ Account Name Account/Escrow Number

 Additional Payment Information

SPECIAL INSTRUCTIONS

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IMPORTANT: Provident Credit Union recommends you **verify the Beneficiary account number and Beneficiary's bank identification number directly with the Beneficiary** (not through e-mail). **Inaccurate information could cause you to lose the transfer amount.**

By signing this form I acknowledge receipt of the Wire Transfer Agreement, and understand and have agreed to the terms of the Wire Transfer Agreement between myself and Provident Credit Union.

X _____
 Member/Joint Owner Signature Date

IMPORTANT

Verify the Beneficiary account number and bank identification number **directly with the Beneficiary** (not through e-mail).

Sign, date, and include a clear and current copy of state/government issued picture I.D.

Fax to (650) 508-7276 (Faxed documents/signatures are considered as legally binding as original documents/signatures and shall be sufficient unless originals are required by a third party.)

Wires \$50,000 and over must be done in person at a local branch of Provident Credit Union.

A Provident Credit Union representative will do a call back and verify a wire transfer request. We reserve the right to request wire be done at a branch location nearest you, if verification requirements are not met.

CREDIT UNION USE ONLY

Source: Branch Headquarters

↑ Employee

Branch or Department

Authorized by

Date



International Wire Transfer

PO Box 8007, Redwood City, CA 94063-0903 (800) 632-4600 (650) 508-7276 fax providentcu.org

SECTION A: Member Information – REQUIRED

_____	\$ _____	_____
↑ Date	Amount of Wire	Account Number

Name (Primary or Joint Member)		
_____		_____
Address		City, State, Zip
_____		_____
Contact Phone (not used for verification purposes)		Email Address
<input type="checkbox"/> US Currency	<input type="checkbox"/> Foreign Currency	_____
Wire Transfer Type		Foreign Currency Name (CCY)

Purpose of Wire		

SECTION B: Beneficiary Bank Details

↑ International Bank Name	
_____	_____
SWIFT Code	IBAN

International Bank Address	City, State, and Country

SECTION C: Beneficiary Information

↑ Beneficiary/Recipient Name	
_____	_____
Beneficiary Account Number	Additional Payment Information

Beneficiary Address	City, State, and Country

SPECIAL INSTRUCTIONS

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Unless a U.S. dollar settlement account is provided, funds will be converted by Provident Credit Union whenever appropriate.

IMPORTANT: Provident Credit Union recommends you **verify the Beneficiary account number and Beneficiary's bank identification number directly with the Beneficiary** (not through e-mail). **Inaccurate information could cause you to lose the transfer amount.**

By signing this form, I acknowledge receipt of the Wire Transfer Agreement, and understand and have agreed to the terms of the Wire Transfer Agreement between myself and Provident Credit Union.

X _____
 Primary/Joint Owner Signature Date

IMPORTANT

Verify the Beneficiary account number and bank identification number **directly with the Beneficiary** (not through e-mail).

Sign, date, and include a clear and current copy of state/government issued picture I.D.

Fax to (650) 508-7276 (Faxed documents/signatures are considered as legally binding as original documents/signatures and shall be sufficient unless originals are required by a third party.)

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A Provident Credit Union representative will do a call back and verify a wire transfer request. We reserve the right to request wire be done at a branch location nearest you, if verification requirements are not met.

CREDIT UNION USE ONLY

Source: Branch
 Headquarters

_____ ↑ Employee

_____ Branch or Department

_____ Authorized by

_____ Date